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			United thern Di								Voluntary Petition
Name of De Frey, Da	,	ividual, ente	er Last, First	, Middle):				e of Joint D ey, Grace		e) (Last, First	, Middle):
All Other Na (include mar				8 years						Joint Debtor : I trade names	in the last 8 years ):
Last four dig	one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. (	ITIN) No./	Complete E	(if m	four digits of ore than one,	state all)	or Individual-T	Γaxpayer I.D. (ITIN) No./Complete EIN
Street Addre	ess of Debto Freat Plain		Street, City,	and State)	-	ZIP Code	Stree 1	et Address o			reet, City, and State):  ZIP Code
County of R	esidence or	of the Princ	cipal Place o	f Business		60142	Cou	nty of Resid	ence or of the	e Principal Pla	ace of Business:
Mchenry								chenry			
Mailing Add	lress of Deb	otor (if diffe	rent from str	eet addres	ss):		Mail	ing Address	of Joint Deb	otor (if differe	nt from street address):
					Г	ZIP Code	<u>:</u>				ZIP Code
Location of (if different)				<u> </u>							<b>'</b>
	(Form of O	f <b>Debtor</b> organization) one box)				of Business	5		the		otcy Code Under Which led (Check one box)
<ul> <li>■ Individual (includes Joint Debtors)         See Exhibit D on page 2 of this form.</li> <li>□ Corporation (includes LLC and LLP)</li> <li>□ Partnership</li> <li>□ Other (If debtor is not one of the above entities, check this box and state type of entity below.)</li> </ul>			<ul> <li>☐ Single Asset Real Estate as defin 11 U.S.C. § 101 (51B)</li> <li>☐ Railroad</li> <li>☐ Stockbroker</li> <li>☐ Commodity Broker</li> <li>☐ Clearing Bank</li> </ul>			s defined	☐ Chap☐ Cha	ter 9 ter 11 ter 12	of □ Cl	napter 15 Petition for Recognition a Foreign Main Proceeding napter 15 Petition for Recognition a Foreign Nonmain Proceeding	
			☐ Other  Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organizatic under Title 26 of the United States Code (the Internal Revenue Code)		le) ganization ed States	define "incur	d in 11 U.S.C. red by an indiv	(Check consumer debts,	business debts.		
■ Full Filir	ng Fee attac	8	ee (Check or	ne box)				ck one box:	a small busin	Chapter 11	Debtors defined in 11 U.S.C. § 101(51D).
<ul> <li>■ Full Filing Fee attached</li> <li>□ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> </ul>				tor Chec	Debtor is ck if: Debtor's to insider	not a small b aggregate no s or affiliates	ousiness debto	or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed			
☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					[	☐ Acceptan	being filed w		on. ted prepetition from one or more with 11 U.S.C. § 1126(b).		
Debtor e	stimates tha	t funds will it, after any	ation be available exempt prop for distribut	erty is ex	cluded and	administrat		ses paid,		THIS	SPACE IS FOR COURT USE ONLY
Estimated N  1- 49	umber of Co 50- 99	reditors  100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated A  So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	01 \$500,000,00 to \$1 billion	1 More than \$1 billion		
Estimated Li  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	01 \$500,000,00 to \$1 billion			

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B1 (Official For	rm 1)(1/08)	Page 2 01 9	Page 2			
Voluntar	y Petition	Name of Debtor(s): Frey, David W.				
(This page mu	ust be completed and filed in every case)	Frey, Grace M.				
1 0	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ad	dditional sheet)			
Location Where Filed:	- None -	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)			
Name of Debt - None -	or:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A		xhibit B  1 whose debts are primarily consumer debts.)			
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Coo	d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice  September 15, 2008			
	Exh	ıibit C				
l	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	e harm to public health or safety?			
	Exh	nibit D				
_	eleted by every individual debtor. If a joint petition is filed, ea	-	a separate Exhibit D.)			
	D completed and signed by the debtor is attached and made	a part of this petition.				
If this is a joi  Exhibit	Int petition:  D also completed and signed by the joint debtor is attached a	and made a part of this petition.				
	Information Regardin	_				
_	(Check any ap	· <del>-</del>	d.: Di-toint for 100			
-	Debtor has been domiciled or has had a residence, princip- days immediately preceding the date of this petition or for					
	There is a bankruptcy case concerning debtor's affiliate, ge					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.						
	Certification by a Debtor Who Reside		rty			
	(Check all app Landlord has a judgment against the debtor for possession		, complete the following.)			
	(Name of landlord that obtained judgment)					
	(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment					
	Debtor has included in this petition the deposit with the coafter the filing of the petition.		•			
п	Debtor certifies that he/she has served the Landlord with this certification, (11 U.S.C. § 362(1)).					

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## Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Frey, David W.

Frey, David W. Frey, Grace M.

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ David W. Frey

Signature of Debtor David W. Frey

X /s/ Grace M. Frey

Signature of Joint Debtor Grace M. Frey

Telephone Number (If not represented by attorney)

September 15, 2008

Date

#### Signature of Attorney\*

X /s/ Richard Jones

Signature of Attorney for Debtor(s)

Richard Jones

Printed Name of Attorney for Debtor(s)

Jones & Hart

Firm Name

138 Cass St., Box 1693 Woodstock, IL 60098

Address

Email: richardtjones@ameritech.net

(815) 334-8220 Fax: (815) 334-8229

Telephone Number

September 15, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	v
7	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

v			

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court Northern District of Illinois, Western Division**

In re	David W. Frey Grace M. Frey		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ David W. Frey David W. Frey
Date: September 15, 2008

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B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court Northern District of Illinois, Western Division**

In re	David W. Frey Grace M. Frey		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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1D(Official Form 1, Exhibit D) (12/08) - Cont.	
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable	
tatement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness o	r
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	1
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of be	ing
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephor	ne, or
through the Internet.);	
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counsel equirement of 11 U.S.C. § 109(h) does not apply in this district.	ing
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Grace M. Frey Grace M. Frey	
Date: September 15, 2008	

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United States Bankruptcy Court
Northern District of Illinois, Western Division

	David W. Frey	,	G. V	
In r	e Grace M. Frey	Debtor(s)	Case No. Chapter	13
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DI	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rul compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	le 2016(b), I certify that I a	am the attorney for cy, or agreed to be pa	the above-named debtor and that id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	3,500.00
	Prior to the filing of this statement I have received		\$	500.00
	Balance Due		\$	3,000.00
2.	\$_274.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compe	ensation with any other person	unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the name			
5.	In return for the above-disclosed fee, I have agreed to re-	ts of the bankruptcy	case, including:	
	Representation of the debtor in adversary proceedings     [Other provisions as needed]     Negotiations with secured creditors to redu agreements and applications as needed; prof liens on household goods.	ce to market value; exempt	ion planning; prepa	
7.	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any discha- other adversary proceeding.			ief from stay actions or any
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	agreement or arrangement for	r payment to me for r	epresentation of the debtor(s) in
Date	ed: September 15, 2008	/s/ Richard Jones	i e	
		Richard Jones Jones & Hart		
		138 Cass St., Box	x 1693	
		Woodstock, IL 60		•
		(815) 334-8220 richardtjones@an	Fax: (815) 334-822 neritech.net	9

Amazon Chaseasean Amazon Chase Post Office Box 15153 Wilmington, DE 19886-5153

Post Continuent x 13 Basse 9 of 9 Roseville, MN 55113

Post Office box 659728 San Antonio, TX 78265-9728

American Express P.O. Box 297804 Ft. Lauderdale, FL 33329-7804 Harris Bank 3800 Golf Road Post Office Box 8759 Rolling Meadows, IL 60008

AT&T Universal Card P.O. Box 688912 Des Moines, IA 50368-8912

**HSBC Card Services** PO Box 80084 Salinas, CA 93912-0084

CB USA Sears 8725 W. Sahara Ave The Lakes, NV 89163-0001 JC Penney Post Office Box 984100 El Paso, TX 79998

Chase Cardmember Services PO Box 15153 Wilmington, DE 19866-5135

Kohl's Attn: Bankruptcy Dept. P.O. BOX 3083 Milwaukee, WI 53201-3083

CitiCard P.O. Box 6409 The Lakes, NV 88901 M & I BANK 770 North Water Street Milwaukee, WI 53202

Citimortgage Post Office Box 9438, Dept. 0 Gaithersburg Gaithersburg, MD 20898-9438

Macys 9111 Duke Blvd. Mason, OH 45040-8999

Costco Wholesale American Express Box 0001 Los Angeles, CA 90096-0001

United Mileage Plus PO Box 15299 Wilmington, DE 19850-5299

Exxon Mobil P.O. Box 103032 Rosewell, GA 30076 US Airways Dividend Miles Card Services Post Office Box 13337 Philadelphia, PA 19101-3337

GE Money Bank PO Box 960061 Orlando, FL 32896-0061 US Dept. of Education 501 Bleecker Street Utica, NY 13501